

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ERICA M CLARK

Debtor(s)

Case No. 15-41119

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/03/2015.
- 2) The plan was confirmed on 04/13/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 12/19/2016.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$4,430.72
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$4,430.72

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,635.16
Court Costs \$0.00
Trustee Expenses & Compensation \$208.32
Other \$27.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,870.48

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCE ONE	Unsecured	156.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	384.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	0.00	2,107.81	2,107.81	0.00	0.00
ANCHOR REALTY	Unsecured	8,947.00	9,807.05	9,807.05	0.00	0.00
BANK OF AMERICA	Unsecured	986.00	986.88	986.88	0.00	0.00
BLACKHAWK FINANCE INC	Unsecured	4,256.00	4,256.76	4,256.76	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	10,900.00	22,630.98	22,630.98	2,183.01	377.23
CAPITAL ONE AUTO FINANCE	Unsecured	8,737.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	18,166.00	NA	NA	0.00	0.00
COMCAST	Unsecured	300.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	4,222.00	4,846.87	4,846.87	0.00	0.00
CREST FINANCIAL	Unsecured	1,100.00	3,307.70	3,307.70	0.00	0.00
CREST FINANCIAL	Secured	500.00	NA	NA	0.00	0.00
DEVON FINANCIAL SERVICE	Unsecured	746.00	746.87	746.87	0.00	0.00
DPT ED/NAVI	Unsecured	0.00	NA	NA	0.00	0.00
DPT ED/NAVI	Unsecured	0.00	NA	NA	0.00	0.00
DPT ED/NAVI	Unsecured	0.00	NA	NA	0.00	0.00
DPT ED/NAVI	Unsecured	0.00	NA	NA	0.00	0.00
DPT ED/NAVI	Unsecured	0.00	NA	NA	0.00	0.00
DPT ED/NAVI	Unsecured	25,000.00	NA	NA	0.00	0.00
DPT ED/NAVI	Unsecured	0.00	NA	NA	0.00	0.00
DPT ED/NAVI	Unsecured	0.00	NA	NA	0.00	0.00
HERITAGE ACCEPTANCE	Unsecured	10,662.00	NA	NA	0.00	0.00
HERITAGE ACCEPTANCE CORP	Unsecured	10,662.00	10,662.71	10,662.71	0.00	0.00
IL DEPT OF HEALTHCARE	Unsecured	125.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,330.00	1,330.98	1,330.98	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	200.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,175.00	1,134.79	1,134.79	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	882.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	352.00	352.42	352.42	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MGMT	Unsecured	0.00	1,532.88	1,532.88	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	222.79	222.79	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	239.49	239.49	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,700.00	2,700.00	2,700.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,700.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/VALUE CITY FURNI	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	132.00	132.30	132.30	0.00	0.00
THR PROPERTY ILLINOIS LP	Unsecured	2,174.00	3,448.11	3,448.11	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	670.16	670.16	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	0.00	2,640.44	2,640.44	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	0.00	23,389.55	23,389.55	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,630.98	\$2,183.01	\$377.23
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,630.98	\$2,183.01	\$377.23
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$74,516.56	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,870.48</u>
Disbursements to Creditors	<u>\$2,560.24</u>
TOTAL DISBURSEMENTS :	<u>\$4,430.72</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/20/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.